

ABSTRACT

[0073] A method and apparatus for automatically distributing, recording, monitoring, and re-creating communications to participants of an employee benefit plan, via the Internet or automated application. The method and apparatus include a server having a database containing proprietary plan and plan participant information. A plan sponsor or administrator identifies a plurality of plan rules associated with the plan and plan participant information, and defines a plurality of event triggers associated with the plan rules. The method and apparatus searches for event triggers based upon the plan rules, which are pre-configured into the system. The event triggers are associated with specific plan communications medium. In an instance where an event trigger is initiated the method identifies a particular plan communications medium for viewing by the plan participants, and determines a plan participant recipient listing to receive the plan communications medium. The plan communication medium is automatically provided to client computers' of the listed plan participants via a communications network. The listed participants must access the communications network and confirm having viewed the plan communications medium prior to accessing any other attributes of the plan. Where a listed participant fails to confirm viewing the plan communications medium over the communications network, a hard copy is automatically sent. The invention permits the plan sponsor to execute its fiduciary obligation to ensure delivery and communication of all relevant employee benefit plan documents without human intervention.